

Information to identify the case:

Debtor 1	Susan Jane Hendrix	Social Security number or ITIN	xxx-xx-0557
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-25686-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Jane Hendrix

10/21/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Susan Jane Hendrix
 Debtor

Case No. 17-25686-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Oct 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2019.

db
 516979828 +Susan Jane Hendrix, 130 Jericho Road, Tuckerton, NJ 08087-1411
 516988771 +Atlantic Heights Holding, LLC, PO Box 580, Lakewood, NJ 08701-0580
 516979832 +Charles D. Bauer, Esq., 489 Aurora Place, Brick, NJ 08723-5063
 516979833 +Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 516979834 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
 516979834 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e,
 Syosset, NY 11791-4401
 517190534 +FirstEnergy, 101 Crawford's Corner Rd., Bldg # 1., Ste 1-511, Holmdel, NJ 07733-1976
 516979840 Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001
 516979841 +LSF8 Master Participation Trust, c/o Fein, Such, Kahn & Shepard, P.C.,
 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
 516979842 +Medical Practice Mgmt Assoc., 1138 E. Chestnut Avenue, Suite 7C, Vineland, NJ 08360-5053
 516979844 +Mpma Inc, 1138 E Chesnut Ave Ste 7, Vineland, NJ 08360-5053
 516979848 NWP Services Corp, PO Box 553178, Detroit, MI 48255-3178
 517033652 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc.,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
 517033651 +Navient Solutions, LLC. on behalf of, NUHEAA, PO BOX 548, Trenton, NJ 08625-0548
 516979846 +New Jersey Natural Gas, 633 Lake Avenue, Asbury Park, NJ 07712-7108
 516979847 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 516979850 +Stafford Surgical Specialist, A/R Department, 201 West Passaic Street #201,
 Rochelle Park, NJ 07662-3128
 516979851 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 00:26:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 22 2019 00:26:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516979826 EDI: RMCB.COM Oct 22 2019 03:58:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935
 516979827 +EDI: CAPIO.COM Oct 22 2019 03:58:00 AssetCare, LLC, PO Box 1127, Sherman, TX 75091-1127
 516979829 +E-mail/Text: bankruptcies@banfield.net Oct 22 2019 00:27:19 Banfield Pet Hospital,
 18101 SE 6th Way, Vancouver, WA 98683-7509
 516979830 +EDI: CAPITALONE.COM Oct 22 2019 03:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 516979831 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 22 2019 00:26:47
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 516979835 +EDI: NAVIENTFKASMDOE.COM Oct 22 2019 03:58:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 516979837 E-mail/Text: bankruptcy@glslc.com Oct 22 2019 00:25:32 Global Lending Services,
 PO Box 10437, Greenville, SC 29603
 517142253 E-mail/Text: bankruptcy@glslc.com Oct 22 2019 00:25:32 Global Lending Services LLC,
 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
 516979838 +EDI: IIC9.COM Oct 22 2019 03:59:00 IC Systems, Inc, 444 Highway 96 East,
 St Paul, MN 55127-2557
 517248691 +EDI: IRS.COM Oct 22 2019 03:58:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 516979843 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Oct 22 2019 00:27:22
 Meridian Health Payment, PO Box 417140, Boston, MA 02241-7140
 516979845 +EDI: NAVIENTFKASMSERV.COM Oct 22 2019 03:58:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 517136817 EDI: NAVIENTFKASMSERV.COM Oct 22 2019 03:58:00 Navient Solutions, LLC. on behalf of,
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 516979849 EDI: PRA.COM Oct 22 2019 03:58:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 517142644 EDI: PRA.COM Oct 22 2019 03:58:00 Portfolio Recovery Associates, LLC,
 C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
 517109924 EDI: PRA.COM Oct 22 2019 03:58:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 517145371 EDI: Q3G.COM Oct 22 2019 03:58:00 Quantum3 Group LLC as agent for, CP Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517558765 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 22 2019 00:25:37
 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
 516979852 +EDI: VERIZONCOMB.COM Oct 22 2019 03:58:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225
 517095787 +EDI: AIS.COM Oct 22 2019 03:58:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 516979853 EDI: WFFC.COM Oct 22 2019 03:58:00 Wells Fargo Bank, N.A., PO Box 5058,
 Portland, OR 97208-5058
 516979854 +EDI: WFFC.COM Oct 22 2019 03:58:00 Wells Fargo Home Mortgage, att Bankruptcy,
 420 Montgomery Street, San Francisco, CA 94104-1207
 516979855 EDI: COMCASTBLCENT Oct 22 2019 03:58:00 Xfinity/Comcast, 1701 John F. Kennedy Blvd.,
 Philadelphia, PA 19103-2838

TOTAL: 25

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 43

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516979839* Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
516979836 ##+Global Lending Service, 5 Concourse Pkwy Ne Ste, Atlanta, GA 30328-7104

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Rebecca Ann Solarz on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Susan Jane Hendrix bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 4